

# Journey to College



## THE MISSOURI SOURCE

MISSOURI DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

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## Journey to College

**Deciding what path to take** after high school requires careful thought and planning. What kind of career do you want to pursue? What type of education will you need? What kind of college should you attend? How much will college cost, and how will you pay for it?

These are important questions for high school students as well as those who are looking to continue their education after spending time in the workforce or the military.

It's never too early — or too late — to decide to go to college. But when it comes to planning for higher education, the sooner you start, the more options you may have.

Realize your potential — get started today on your journey to reach your education and career goals.





# TERMS YOU SHOULD KNOW

**College Financing Offer** — A document sent to you by a college indicating the type and amount of financial aid you can receive when you accept admission and enroll in classes at the college. Some colleges may refer to this as a Financial Aid Award Letter or Student Aid Offer.

**Cost of attendance (COA)** — The total amount it will cost to attend a college, usually stated as a yearly cost. This includes tuition and fees, room and board, books, supplies, transportation, and personal expenses.

**Default** — Failure to repay a loan according to the terms agreed to in the Master Promissory Note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

**Deferment** — A period of time during which a student, under certain conditions, may postpone payment on student loans. During such time, interest does not accrue on subsidized loans. Unsubsidized loans continue to accrue interest. Any unpaid interest may be added to the principal balance of the loan. See page 31 for details.

**Dependent vs. Independent student** — When referring to your financial aid status, a student can be classified as dependent or independent. Dependent students do not meet the federal criteria to be considered an independent student and are required to report parental information when applying for federal and state student aid. See a detailed comparison of dependent versus independent status on page 19.

**Expected Family Contribution (EFC)** — A number calculated according to a formula established by federal law that is used to determine your eligibility for financial aid. The formula can consider a number of factors including your family's income, assets, and the number of family members attending college during the year. It is based on the financial information you provide on the FAFSA. The EFC is reported to you on your Student Aid Report. It is not a bill, nor does it indicate the amount you will owe to the college you plan to attend. *SAI (Student Aid Index) will replace the EFC used for Financial Aid awards for the 2024-25 FAFSA.*



**FAFSA** — The Free Application for Federal Student Aid is used to determine eligibility for federal student aid, such as federal grants, loans, and work-study, and is often the first step to apply for state and institutional aid.

**Federal Direct Loan** — A federal student loan in which eligible students and parents borrow directly from the U.S. Department of Education, rather than from private lenders. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are all types of Direct Loans. See page 31 for details.

**Financial aid package** — The total amount of financial aid being offered to you by a college. A school's financial aid staff combines various forms of aid into a "package" to help meet your education costs. The amount of aid offered is detailed in your college financing offer.

**Financial literacy** — The ability to read, analyze, manage, and communicate about personal financial conditions. The term is often used to describe financial education programs on college campuses and at high schools. Financial literacy programs seek to help students better manage their money, budget effectively, and borrow wisely. For more information, visit [journeytocollege.mo.gov/pay/manage-your-money/](http://journeytocollege.mo.gov/pay/manage-your-money/).

**Financial need** — The difference between the cost of attendance at a college and your Expected Family Contribution. While cost of attendance varies from college to college, your Expected Family Contribution does not change based on the college you attend. The Expected Family Contribution may also be used to determine your eligibility for some Missouri state student aid programs.

**Forbearance** — A period of time during which a borrower is permitted to temporarily stop making payments or reduce the amount of payment due to certain types of financial hardships.

**Full-time student** — Taking at least 12 credit hours per semester is considered full time when considering financial aid. However, students should take at least 15 credit hours to graduate on time.

**Grace Period** — The six months after a student graduates, stops attending college, or drops below half-time enrollment. During this time, borrowers are not required to make payments on certain federal student loans.

**Grant** — Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from college and owe a refund).

**Homeless** — An individual is considered homeless if they lack fixed, regular, and adequate housing. You may be considered homeless if you are living in a shelter, park, motel or car, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless when completing your FAFSA form, even if your parent would provide support and a place to live.

**Institutional aid** — Financial assistance funded by a college or career school. Institutional aid usually consists of grants and/or scholarships, but may also include work-study opportunities and loans.

## WHAT IS FINANCIAL AID?

*There is often confusion about what the term “**financial aid**” means and you might hear it used incorrectly. It's important to know that “**financial aid**” refers to **ALL scholarships, grants, work-study, and loans that come from your school, community, the state of Missouri, or the federal government to help pay for your education after high school.** Page 14 can help you understand the financial aid you're receiving. It will be up to you to keep track of your financial aid amounts, how the funds are applied to your school account, and what it takes to keep receiving the funds throughout your college career.*

# STUDENT STORIES: **KHALIA**

*"Getting my A+ really helped when I went to Crowder College. Being a transfer student requires going on campus tours and being in contact with both schools and advisors to make sure you're on track to go to another school."*

**Hometown:** Lee's Summit, MO  
**School:** Crowder College,  
Missouri State University  
**Major:** General Studies





**Journey to College** — The Missouri Department of Higher Education & Workforce Development provides information about preparing for education beyond high school through the Journey to College website, Facebook, Twitter, Instagram, online Monthly Reminder, and free publications. Journey to College programs — Apply Missouri, FAFSA Frenzy, and Decision Day — help students plan for college and apply for financial aid.

**Loan Servicer** — A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan. If you're unsure of who your federal student loan servicer is, you can look it up by logging into *studentaid.gov* with your FSA ID.

**Loan (Student)** — A student loan is money borrowed from the government or a private lender in order to pay for college-related expenses. The loan has to be paid back, along with interest that builds up over time.

**Master Promissory Note** — A binding legal document that you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It is important to read and save your Master Promissory Note because you may need to refer to it later.

**Missouri student aid** — Financial aid programs funded by the state of Missouri. Learn more about Missouri student aid on pages 23–28.

**National Student Loan Data System** — A centralized database that combines your financial aid records from colleges, lenders, and the U.S. Department of Education. Log on with your FSA ID at *studentaid.gov*.

**Net price** — An estimate of the actual cost that a student and his/her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships the student is eligible to receive.

**Parent (when applying for financial aid)** — Your biological and/or adoptive parents, married or not, regardless if they are the same or opposite sex. Even if you do not live with one or both of your parents, if you are considered a dependent student, you still have to report certain

information about them to qualify for most federal and state financial aid. See more information about who should be considered your parent when completing the FAFSA on page 20.

**Part-time student** — A student is considered part time when they are taking less than 12 credit hours per semester.

**Satisfactory academic progress** — A school's standard for progress toward a degree or certificate offered by that institution, measured in time and grade point average. Check with your college to find out its standards.

**Scholarship** — Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

**Standard Repayment plan** — The Standard Repayment Plan is the basic repayment plan for the federal direct loans and Federal Family Education Loan (FFEL) Programs. Payments are fixed and made for up to 10 years (10–30 years for Consolidation Loans).

**Student Aid Report (SAR)** — A summary of the information you submitted on your Free Application for Federal Student Aid. You receive this report via email a few days after your FAFSA has been processed or by mail within seven–10 days. If there are no corrections or additional information you must provide, your SAR contains your Expected Family Contribution and basic information about your eligibility for federal student financial aid.

**Verification** — A student may be selected for verification from the financial aid office after completing the FAFSA. Students will need to provide specified financial documents so the college can verify the information submitted on the FAFSA is correct.

**Work-Study** — A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.



# PLANNING FOR COLLEGE

**No matter what career path** you pursue, there is a good chance you will need some form of higher education. All education beyond high school, whether a short-term certificate, an associate degree, bachelor's degree, or beyond, counts as college.

College is a major investment of time, effort, and money, so it is important to be as prepared as possible. The more prepared you are, the more likely you are to succeed.

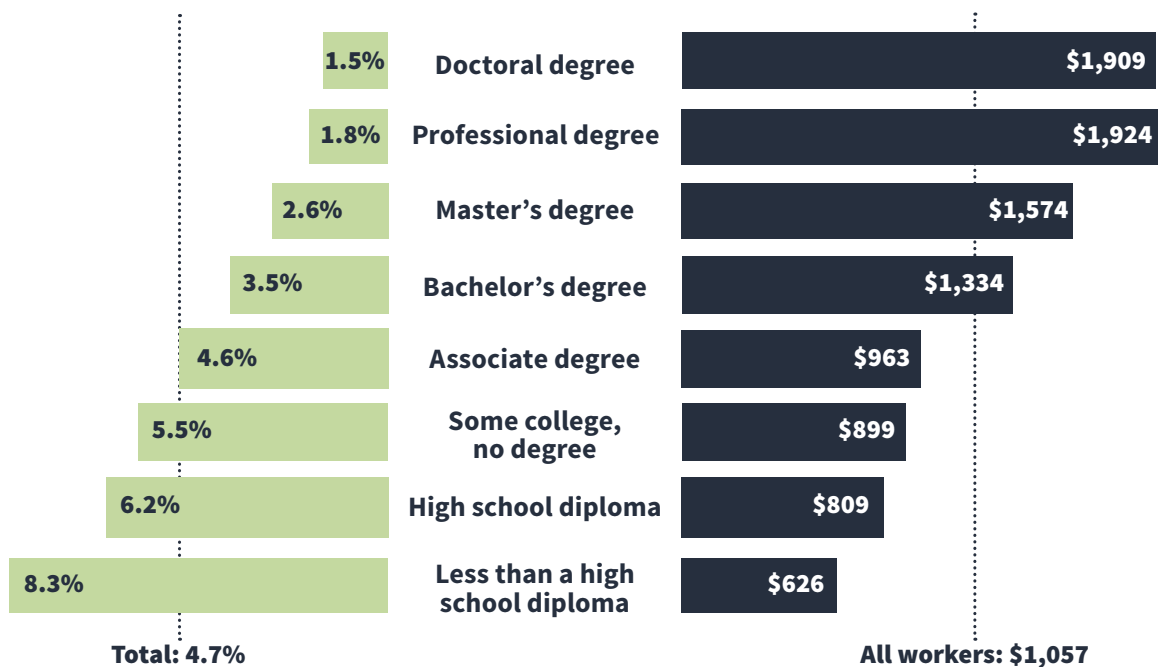
## BENEFITS OF HIGHER EDUCATION

A college degree or certificate can mean more career opportunities and a higher salary. College graduates, on average, earned \$22,000 more per year than high school grads in 2021, according to the Federal Reserve Bank of New York.

### Earnings and unemployment rates by educational attainment, 2021

Unemployment rate (%)

Median usual weekly earnings (\$)



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey





## PREPARE FOR THE FUTURE

### Are you ready for college and a career?

Students who are ready for college have the knowledge and skills needed to pass entry-level college courses and move on to higher-level courses. Students who are ready for a career are prepared to work toward a specific profession. That work includes completing college or training, earning an industry-recognized credential, or directly entering the workforce.

### Recommended high school course work

Taking challenging high school courses is one of the best ways to prepare for college. Check the specific admissions requirements of the colleges you want to attend. Make sure you're earning the high school credits you'll need. The Missouri Department of Higher Education & Workforce Development and many of the state's colleges and universities recommend the following high school course work:

English/Language arts — 4 units  
Social studies — 3 units  
Mathematics — 4 units\*  
Science — 3 units  
Fine arts — 1 unit

Physical education — 1 unit  
Health education — 0.5 unit  
Personal finance — 0.5 unit  
Electives — 7 units\*\*

\*The Department of Elementary and Secondary Education currently requires three units of math for high school graduation; however students who take a fourth year of math are often more successful in completing college-level math courses.

\*\*Two units of a single foreign language are strongly recommended for college-bound students.

### Remedial and corequisite education classes

Working hard in high school is the best way to prepare for college-level courses. Colleges may require students who arrive unprepared for difficult coursework to take remedial or developmental education classes. These classes help students strengthen their skills. However, remedial classes aren't for college credit. Taking them will increase the amount of time and money it takes to graduate. Many Missouri colleges now offer what are called "co-requisite" courses. Students take co-requisite classes while they are taking other corresponding classes for college credit. These co-requisite courses offer support and strategies to help students succeed as they work toward graduation.

Colleges consider a number of factors when determining which students need to enroll in developmental or co-requisite classes. Those factors include college admissions exam scores, like ACT or SAT scores, high school grade point average, performance in specific high school courses, and other measures.

### Registered Apprenticeships

A great way to gain valuable experience and explore careers while still in high school is to participate in a youth apprenticeship program. Ask your counselor about opportunities in your area or visit [MoApprenticeConnect.com](http://MoApprenticeConnect.com).

Registered Apprenticeships are also a viable path to an industry-recognized credential or certificate. Apprenticeships offer on-the-job training and a paycheck from day one. With more than 100 different occupations offering Registered Apprenticeships in Missouri, students and adults can enroll in an apprenticeship before, during, and even after college.



## Take the ACT and/or SAT

Most colleges require students to take a college admissions exam such as the ACT or SAT. ACT and SAT scores often are paired with your grade point average to determine college admission and scholarship eligibility.

Before you take these tests, prepare yourself to do your best. Learn how the tests are scored and take advantage of free test prep programs. Check out the free ACT ([www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html](http://www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html)) and SAT ([sat.collegeboard.org/practice](http://sat.collegeboard.org/practice)) practice test questions and test-taking tips.

If you are not satisfied with your score the first time around, you can retake the tests through June or July of your senior year, depending on the guidelines of the scholarship or college. If you need help paying for the ACT or SAT, ask your counselor about exam fee waivers.

## EXPLORE CAREER OPTIONS

An important part of planning for college is considering the type of career you would like to pursue. Your plans for the future will help determine the type of college you will want to attend and the kind of degree you will need to earn.

### Consider all the possibilities

You can learn about hundreds of career options, potential salary levels, and the type of education you will need on the MoSCORES website ([scorecard.mo.gov/Search](http://scorecard.mo.gov/Search)) or at Missouri Connections ([missouriconnections.org](http://missouriconnections.org)). Missouri Connections includes a variety of information, including “career cluster” videos to help you identify areas of interest related to your academic abilities and talents. Take your research a step further by visiting [meric.mo.gov](http://meric.mo.gov) to look at career projections and salaries for the types of jobs you’re interested in.

### What do you want to do?

After you have spent some time exploring options, begin to narrow your choices. Evaluate your knowledge and skills. Think about past experiences and classes you have enjoyed. Consider careers related to the things that interest you the most. Once you have identified several possibilities, find out what kind of education is required.

## SUPERSCORING IS HERE!

For students taking the ACT more than once, the highest scores of each section of each test will be combined for a Superscore. The Missouri Department of Higher Education & Workforce Development (MDHEWD) will begin recognizing Superscores for Bright Flight eligibility beginning with the seniors graduating in 2023. In order to have your score sent to MDHEWD, you need to enter in the following code when registering for the ACT: 2379. You can go back into your account later to add this code, but you will be charged a small fee to do so. Avoid that fee by entering in the code when registering.

**NOTE:** The Bright Flight eligibility scores are also increasing with the class of 2023 seniors. Students will need to score a 32 to qualify for up to \$3,000 or a 31 to qualify for up to \$1,000.



Learn more about planning for college:  
[journeytocollege.mo.gov](http://journeytocollege.mo.gov)



# APPLY TO COLLEGE

There is no magic formula for choosing the right college. Knowing yourself — your abilities, interests, and goals — can help you find a college that is the best fit for you.

Consider applying to more than one college so you have options when you are ready to make a final decision. Each college has its own admission and scholarship deadlines, so be sure to research those and mark them on your calendar.

## Weigh your options

Higher education offers many options — four-year universities, two-year community colleges, and vocational, technical, and trade schools. They all count as college.

You can explore most public and independent colleges in Missouri and the programs they offer at [collegesearch.mo.gov](http://collegesearch.mo.gov).

Make sure the schools you are considering offer the degree you are seeking. Other things to ask yourself include:

- Do I want to stay close to home, or would I rather experience a new community?
- Would I like to attend a large university, or would I prefer a smaller campus?
- Will I need any extra help such as a writing center or tutoring services?
- What kind of housing, transportation, and recreational facilities are available?
- What is the cost and what kind of financial assistance is available?
- Does the college participate in state and federal financial aid programs?

## Get the answers you need

Most colleges and universities provide detailed information on their websites. If you do not find the information you need, contact the college's admissions office to get your questions answered.

College fairs are also a great way to gather information while visiting with multiple college representatives. Be sure to pick up brochures and admissions applications from colleges that interest you.

## Visit campuses

One of the best ways to ensure you find a college that is right for you is to visit the campus. Some high schools allow students to take excused absences to go on college visits during the school day.

The campus atmosphere may be your deciding factor in choosing a college.

While visiting:

- Meet with an admissions counselor
- Meet with a financial aid representative
- Attend a class
- Visit a dorm room
- Eat in a dining hall
- Talk with students

If you are unable to physically visit a campus, many colleges offer virtual campus tours online and have representatives at college fairs to answer questions.

## Find the best fit

To learn more about finding a college that is the best fit for you, visit [journeytocollege.mo.gov/plan/explore-colleges-careers](http://journeytocollege.mo.gov/plan/explore-colleges-careers). Use the college fit worksheet on page 11 to compare your top college choices in several key areas or use the fillable pdf online at [journeytocollege.mo.gov/college-fit-worksheet.pdf](http://journeytocollege.mo.gov/college-fit-worksheet.pdf).

## Apply Missouri

Many high schools in Missouri host Apply Missouri events in September and October to help seniors submit college admissions applications to colleges they are interested in attending.

To see if your school will be hosting Apply Missouri, visit [journeytocollege.mo.gov/apply-missouri/sites](http://journeytocollege.mo.gov/apply-missouri/sites). Even if your school does not participate, check out the student resources at [journeytocollege.mo.gov/apply-missouri/](http://journeytocollege.mo.gov/apply-missouri/) for information that can help you apply to college.

# Journey to College

## Apply Missouri

# COLLEGE FIT

There are many factors to keep in mind when choosing the right college for you. Use this chart to compare those factors before making a final decision. Get the online version at [journeystocollege.mo.gov/college-fit-worksheet.pdf](http://journeystocollege.mo.gov/college-fit-worksheet.pdf).

	School 1	School 2	School 3
School name			
School website			
School type (2-year, 4-year, vocational)			
Student body size			
Location, in-state/out-of-state			
School setting (urban, rural)			
Distance from home			
Degree types offered (associate, bachelor's, master's)			
Majors I'm interested in	1. 2. 3.	1. 2. 3.	1. 2. 3.
Admissions contact	Name: Phone: Email:	Name: Phone: Email:	Name: Phone: Email:
Admission requirements	ACT/SAT:                      GPA:	ACT/SAT:                      GPA:	ACT/SAT:                      GPA:
On-campus housing?	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available
Deposit amount			
Deposit due date			
Campus services open and available during holidays?			
Questions to ask			

## PAYING FOR COLLEGE

Free Application for Federal Student Aid (FAFSA)	School code: School deadline:	School code: School deadline:	School code: School deadline:
Estimated cost of attendance			
Available scholarships (institutional and private)	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
Available financial aid (grants, work-study, loans)			
Emergency funds	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> Available <input type="checkbox"/> Not available

## SERVICES FOR STUDENTS

	Available	Not available	Available	Not available	Available	Not available
Career center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer labs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free tutoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Math center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-campus health center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Summer orientation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





## STUDENT STORIES: **KHUSHI**

*"Have an open mind. Trying to figure out where to go was nerve-wracking, but it was the best decision I've made. You will be 100% proud that you did go to college. I would urge you to pursue an education that you're passionate about."*

**Hometown:** Belton, MO

**School:** Rockhurst University

**Major:** Undecided

### CHECKLIST: PLANNING FOR COLLEGE

- ☐ Take challenging courses during high school
- ☐ Do your best to earn good grades
- ☐ Participate in activities that interest you
- ☐ Explore career options
- ☐ Research schools that match your career goals
- ☐ Take the ACT and/or SAT
- ☐ Apply to college early in your senior year



# PAYING FOR COLLEGE

**Attending college** could be one of the biggest financial decisions you make, but it is an investment in your future. Earning a degree or certificate can help prepare you for the future and provide you with a variety of career options.

Understanding tuition, fees, and other costs; submitting the FAFSA; and learning about state and federal financial aid can help you prepare for higher education expenses.


## CONSIDER THE COST

The cost of college can vary drastically among schools. Colleges and universities usually post tuition prices on their website. That information should give you a good idea of the cost to attend. Keep in mind that extra fees differ based on the degree program and school you choose.

Also consider other costs including room and board, books, supplies, transportation, and miscellaneous personal expenses when choosing a school.

### Don't let the sticker price scare you

College can be expensive, but don't let prices keep you from seeking a degree. Cost depends on the choices you make. There are many ways to decrease the cost of college. The majority of college students don't pay full price to earn their degree.



About **87%** of undergraduate students receive some type of financial aid to help pay for college.

## Types of financial aid

Many students receive assistance in the form of financial aid that helps lower the out-of-pocket costs for college. Utilizing all types of financial aid can be key to helping you complete a degree. To minimize debt, accept financial aid in the following order:

### 1. Scholarships –

Awarded to students based on academic or other achievements and do not have to be paid back.

### 2. Grants –

Awarded to students based on financial need and generally do not have to be paid back.

### 3. Work-Study –

Awarded to students based on financial need allowing them to work part-time to help pay for college expenses.

### 4. Student Loans –

Funds loaned to students and sometimes parents from the federal government or private lenders or banking institutions. They must be paid back, with interest.

Financial aid has varying deadlines and requirements. Make sure you know the deadlines in advance so you don't miss out on an opportunity to apply for or renew your financial aid.





## APPLY FOR FINANCIAL AID

### Who is eligible for financial aid?

A majority of students are eligible for some form of financial aid. Many scholarships, grants, work-study programs, and loans are available to students of all ages.

Your grades have little to do with qualifying for most financial aid programs. That being said, you are required to maintain satisfactory academic progress as defined by your college, including a specific grade point average, to continue receiving most financial aid.

### What is the FAFSA, and why should you file?

Completing the Free Application for Federal Student Aid, commonly known as the FAFSA, is the first step to qualify for many scholarships, grants, work-study, and student loans.

Whether you are a first-time, transfer, or returning student, you should file the FAFSA every year you plan to attend college.

The FAFSA gives you access to four primary sources of financial aid:

- Federal financial aid
- State financial aid
- Aid from colleges, universities, and other postsecondary schools
- Some private scholarships and grants

The information you provide on the FAFSA helps determine the types and amounts of financial aid for which you might be eligible.

Submitting your FAFSA is always free and is easier now than it ever has been. The form provides detailed instructions and walks you through step by step, asking only the questions that apply to you. If you need additional help, you can access a customer service representative through a call center or online chat for private, real-time assistance.



## When should you file your FAFSA?

The FAFSA is available each year beginning Oct. 1. You should submit your FAFSA as soon after Oct. 1 as possible for the following academic year (see page 18). You do not have to wait to be admitted into college to file a FAFSA. You can list up to 10 colleges on the form, and compare financial aid offers to make a more informed college choice.

- The FAFSA priority deadline for the Access Missouri Grant program is Feb. 1 for the following academic year.
- Eligible students that apply on or before Feb. 1 will be guaranteed an award.
- The final Access Missouri deadline is April 1. Eligible students that apply between Feb. 1 and April 1 may receive an award based on funding availability.

Some colleges and universities have their own FAFSA deadlines for the financial aid they offer. Be sure to check with the school you plan to attend so you do not miss the cutoff.

## How do you file?

The quickest and easiest way to complete the FAFSA is online at [fafsa.gov](https://fafsa.gov). You will need a few key pieces of information and a Federal Student Aid ID (FSA ID). Use the FAFSA checklist on page 19 to make sure you have gathered all the required documents prior to filing.

The FAFSA requires previous tax information that should already be filed. Use the IRS Data Retrieval Tool to auto-fill your tax information, if available.

## Returning students

You should complete the FAFSA each year you plan to attend school. If you filed online, you should receive a reminder email or text message.

If you transfer to a different college, your new school will need a completed FAFSA prior to awarding any financial aid. Be sure to update the federal school code on your FAFSA and contact your new college about your plans to transfer. You can do this by logging on at [fafsa.gov](https://fafsa.gov).

To transfer Missouri student aid, contact the Missouri Department of Higher Education & Workforce Development at 800-473-6757, option 4.

# CREATING A FEDERAL STUDENT AID ACCOUNT (FSA ID)

Setting up your FSA ID includes creating a username and password to electronically access and sign the FAFSA. You will use your FSA ID every year you fill out the FAFSA and for the lifetime of your federal student loans.

You will need to determine whether or not you will be classified as a dependent or independent student. Even if your parents are not helping you pay for college, you could be considered a dependent student. If you are a dependent student, at least one of your parents will also need an FSA ID. For information about who counts as your parent, check out page 20.

## FSA ID tips

Create your own FSA ID. Visit [studentaid.gov](https://studentaid.gov) to create an FSA ID. You'll need your Social Security number, full name, date of birth, physical address, phone number, and email address. You'll create a username and password, and provide answers to some challenge questions.

Choose your FSA ID username, password, and challenge questions carefully. If you cannot recall your username or password, the challenge questions will help you access your account. Choose memorable answers. You can also retrieve your username or reset your password by having a secure code sent to you via email or text message.

Providing a mobile phone number and/or email address will make it easier to unlock your account, retrieve your forgotten username, or reset your forgotten password. An email address and mobile phone number cannot be used with more than one FSA ID, so parents and students need to use their own. **DO NOT** use your school or work email address.

Protect your account. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, a school official, or a loan company representative. Allowing someone else to use your FSA ID puts you at risk for identity theft or not being able to access your personal information.



# FIVE STEPS TO APPLY FOR FINANCIAL AID

## Step 1

**Obtain your FSA ID.** Visit *studentaid.gov* to create a username and password. You and at least one of your parents (if you are a dependent student, see page 19) will each need to create an FSA ID to submit your FAFSA online.

## Step 2

**Gather your documents.** You will need your Social Security number, 2021 federal income tax returns, W-2s, and records of investments and money earned. See page 19-20 for additional information.

## Step 3

**File the FAFSA.** File the 2023-24 FAFSA at *fafsa.gov* as soon as possible after Oct. 1, 2022. For free help completing the FAFSA, attend a FAFSA Frenzy event near you. Find a location at *journeytocollege.mo.gov/fafsa-frenzy/*.

## Step 4

**Review your Student Aid Report.** Once your FAFSA is processed, you will receive your Student Aid Report (SAR). Review it as soon as possible for accuracy and make corrections as needed.

## Step 5

**Compare financial aid offers.** The colleges you listed on the FAFSA will send you information about financial aid for which you qualify at their school. Carefully compare all financial aid offers and college costs. Explore all options available and make a realistic plan for paying for college.



# DID YOU KNOW?

Extra financial assistance and other resources are available for students who have been in foster care or are considered homeless. If you fall into one of those categories, keep these tips in mind as you plan for college and work toward earning a certificate or degree:

- Every Missouri school district has a designated liaison to help homeless students access higher education. Your high school counselor can help you find your liaison to access free support and services.
- You may be considered an independent student when it comes to financial aid eligibility. That means you won't need to worry about providing parent information on financial aid forms. Find out if you qualify as an independent student on page 20.
- Most college campuses offer practical resources to help you succeed. Find the Student Affairs office on your campus to find out what services are available. Ask about holiday hours, food pantries, emergency funds, work-study programs, and free tutoring.
- You may be eligible for exam fee waivers or tuition waivers. Talk to your high school counselor or the college admissions department to see if you qualify.
- There are scholarships and grants designed with you in mind! Foster youth can take advantage of the Education and Training Voucher (ETV) program, which provides up to \$5,000 per year for college and vocational training. The MO Reach Tuition Waiver and Missouri Credential Completion and Employment (CCE) programs also provide tuition waivers and assistance in obtaining a credential. Visit <http://www.fc2sprograms.org/> to apply for all three programs. For additional information visit: <https://dss.mo.gov/cd/older-youth-program/education-services.htm>
- Federal Student Aid offers resources and other tips for homeless and foster youth at <https://studentaid.gov/sites/default/files/homeless-youth.pdf>.
- Young adults exiting foster care can take advantage of aftercare services. Visit [dss.mo.gov/cd/older-youth-program/education-services.htm](https://dss.mo.gov/cd/older-youth-program/education-services.htm).
- Find more information at [journeytocollege.mo.gov/foster-and-homeless-youth](http://journeytocollege.mo.gov/foster-and-homeless-youth).
- Housing assistance is available if you are homeless or at risk of homelessness and are at least 18 and meet other requirements through the Foster Youth to Independence Initiative. Visit <https://dss.mo.gov/cd/older-youth-program/housing-services.htm>.



## STUDENT STORIES: **ALLI**

*"To be successful in college I would recommend actually going to class, getting a planner and being really organized. Go to your summer orientation before classes start, they can lead you in the direction of important resources."*

**Hometown:** Jefferson City, MO

**School:** University of Missouri - Columbia

**Major:** Early Childhood Education

**Need help completing  
the FAFSA?**

**FAFSA Frenzy provides free assistance** with completing the Free Application for Federal Student Aid. FAFSA Frenzy activities are held throughout Missouri in October, November, December and January. See if your school is participating or find a public event at [journeytocollege.mo.gov/fafsa-frenzy/](http://journeytocollege.mo.gov/fafsa-frenzy/).

**Journey to College**

**FAFSA Frenzy**



What to expect after submitting the FAFSA

Once you submit your FAFSA, your information will be sent to the colleges you listed on the FAFSA form. Your information will also be sent to the Missouri Department of Higher Education & Workforce Development. The Department will determine your eligibility for some of the Missouri state financial aid programs.

Student Aid Report

Your FAFSA form will be processed. Then, you will receive a Student Aid Report (SAR). The report does not tell you how much financial aid you will get. It is a summary of the data you submitted. The report will be emailed to you. If you chose not to provide an email, a paper copy will be mailed to you. Review the report as soon as possible. Make sure it's accurate. Submit corrections if needed. If there are no corrections or additional submissions required, the report will show your Expected Family Contribution (EFC).

Expected Family Contribution

Your EFC is not the amount you must pay your school. It is used to determine your eligibility for financial aid. A formula created by the federal government calculates your EFC. The formula considers several different factors. Family income, assets, and the number of family members in college are among them.

*SAI (Student Aid Index) will replace the EFC used for Financial Aid awards in 2024-25.*

Verification

You may be asked to verify the information submitted on your FAFSA. Financial aid officers at your college might ask for your income tax records, W-2 forms, 1099 forms, and other documents. Students cannot receive financial aid until their data has been verified. Be sure to submit the requested information as soon as possible.

Student Aid Offer

If you get accepted into the colleges you listed on your FAFSA, the college will calculate your aid and send you an electronic or paper financial aid offer. Your offer indicates how much aid you are eligible to receive at that particular college. Your college financing offer may include student loans. Think about your expenses and how much money you actually need for college before accepting any loans. You can also request a smaller amount of loans. If you take out loans but the cost of your semester is less than the amount of financial aid you receive, you will get a refund from your financial aid office. Refunds are still part of the loan and must be paid back. The good news is that you can return all or a portion of the refund, lowering the amount

of your loan and the amount you have to pay back. You should only borrow what you need, because eventually you have to pay it all back with interest.

How is financial need calculated?\*\*

Your Expected Family Contribution (EFC) is subtracted from a school's cost of attendance to determine your financial need and the types and amounts of financial aid you may be eligible to receive.

School's cost of attendance

Expected Family Contribution (EFC)

.....

= Your financial need\*

*\*Financial need for most programs is calculated with a standard federal formula.*

*\*\* Changing 2024-2025 school year*

IMPORTANT DATES FOR FILING THE FAFSA

Be sure to use the correct tax information each year when you complete your FAFSA.

If you will be attending college during this time...	You can fill out a FAFSA during this time...	Using tax information from this year...
July 1, 2022–June 30, 2023	October 1, 2021–June 30, 2023	2020
July 1, 2023–June 30, 2024	October 1, 2022–June 30, 2024	2021
July 1, 2024–June 30, 2025	October 1, 2024–June 30, 2026	2022

# 2023-2024 FAFSA CHECKLIST

You must complete the FAFSA every year you attend college to qualify for most federal and state financial aid and some college-based financial aid. Requested information may change from year to year. Be aware of the different national, state, and college financial aid deadlines for completing the FAFSA. If you are an *independent* student, you will only need to provide personal information for yourself and, if married, your spouse. If you are considered a *dependent* student, you will need to provide information for yourself and your legal parent(s).

## **Are you *independent* or *dependent*? If you answer “yes” to any of the questions below, you are considered an *independent* student:**

- ☐ Y ☐ N Were you born before Jan. 1, 2000?
- ☐ Y ☐ N Are you married as of the day you file your FAFSA?
- ☐ Y ☐ N Will you be working on a master’s degree or doctoral degree at the beginning of the 2023–24 school year?
- ☐ Y ☐ N Are you a veteran or active duty member of the U.S. Armed Forces?
- ☐ Y ☐ N Do you have children who will be receiving more than half of their support from you between July 1, 2023 and June 30, 2024?
- ☐ Y ☐ N Do you have any dependents (other than a child or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2024?
- ☐ Y ☐ N At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- ☐ Y ☐ N Have you been declared an emancipated minor by a court in the state where you have your legal residence?
- ☐ Y ☐ N Have you been placed in legal guardianship by a court in the state where you have your legal residence?
- ☐ Y ☐ N At any time on or after July 1, 2022, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- ☐ Y ☐ N At any time on or after July 1, 2022, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? Visit [journeytocollege.mo.gov/plan/foster-and-homeless-youth/](https://journeytocollege.mo.gov/plan/foster-and-homeless-youth/) for more information.

## **You will need the following if applicable: The following information is also required from parent(s) if you are considered a *dependent* student:**

- ☐ Social Security numbers for the student and parents. If you do not have a Social Security number, call the Social Security Administration at 800-772-1213 or visit [socialsecurity.gov](https://socialsecurity.gov).
- ☐ Birth dates.
- ☐ Student driver’s license number, if applicable.
- ☐ Student Alien Registration Number for eligible noncitizens. If you need one, visit the Citizenship and Immigration Services website at [uscis.gov](https://uscis.gov).
- ☐ Your FSA ID (username and password) if you are submitting the FAFSA online. You can create an FSA ID at [studentaid.gov](https://studentaid.gov).
- ☐ All 2021 federal income tax forms. If you did not keep copies, you can call the IRS at 800-829-1040.
- ☐ All 2021 W-2 forms and, if applicable, workers’ compensation benefits and Unemployment Form 1099-G. If you do not have copies, contact your employer or call the IRS at 800-829-1040.
- ☐ Date parents were married, separated, divorced or widowed.
- ☐ Current cash/checking/savings account balances.
- ☐ Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent’s home and retirement plans.
- ☐ Current business value.
- ☐ Current investment farm value.
- ☐ 2021 child support paid or received. If you did not keep records, you can contact your local child support office or call 800-443-1576.
- ☐ 2021 housing/food/living allowance for military and clergy. This information is on the Leave and Earnings Statement for military personnel and on the W-2 form for members of the clergy.
- ☐ Veterans noneducation benefits. If you did not keep records, call the Department of Veterans Affairs at 800-827-1000 or visit [va.gov](https://va.gov).



# WHO IS MY “PARENT” WHEN I FILL OUT THE FAFSA?

you are considered a dependent student by the Free Application for Federal Student Aid (FAFSA), you are required to include information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with a family member other than your parents? Whose information should you report? Below are some guidelines that might help answer your questions. Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent and stepparent, if parent is remarried. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and do not live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.
- If your parents are divorced but live together, you will indicate their marital status as “Unmarried and both parents living together,” and you will answer the questions about both of them.
- If your parents are separated but live together, you will indicate their marital status as “Married or remarried,” and you will answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you are reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts, and widowed step-parents.

*Exception: The FAFSA asks about your parents’ education level. For these questions, your parents are considered to be your birth parents or adoptive parents — your stepparent is not your parent for these questions.*



## **Q: What if I don’t live with my parents?**

**A:** You must answer the questions about your parents if you are considered a dependent student, even if you do not live with them.

## **Q: What if my parents aren’t going to help me pay for college and refuse to provide information for my FAFSA?**

**A:** You cannot be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, this may affect your eligibility for federal aid. The online help will assist you with completing and submitting the FAFSA if you are in this situation. You also will need to speak to the financial aid administrator at the college you plan to attend.

## **Q: What if I have no contact with my parents?**

**A:** If you do not know where your parents live or you have left home due to an abusive situation, fill out the FAFSA to the best of your ability and then immediately get in touch with the financial aid office at the college you plan to attend. The financial aid administrator will tell you what to do next. Do not put this off or you might miss financial aid deadlines.

## **Q: What if I’m considered homeless or have been in foster care?**

**A:** If you are considered homeless or have been in foster care, then you would be considered an independent student, and you do not need to enter parent information into the FAFSA.

# STUDENT STORIES: ROSA



*"Filing the FAFSA is the best place to start, but your school and community may offer more financial aid too. Through My Scholarship Central I was able to get more grants to help pay for college."*

**Hometown:** St. Peters, MO

**School:** Lindenwood

**Major:** HR Management and Public Health

## THREE STEPS TO TRANSFER YOUR IRS DATA INTO YOUR FAFSA

If the IRS Data Retrieval Tool is available at the time of FAFSA filing, use it to auto-fill your tax information.

If the tool is unavailable, you will need to manually enter your tax information. The FAFSA will walk you through each step. The 2023–24 FAFSA form will ask for 2021 tax information.

### Step 1

#### **Connect to the IRS site.**

Click the “Link to IRS” button within your FAFSA and log in with your FSA ID to be transferred to the IRS to receive information.

### Step 2

#### **Enter your information.**

Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the “Submit” button.

### Step 3

#### **Transfer your information.**

Check the “Transfer My Tax Information into the FAFSA” box, and click the “Transfer Now” button. The words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form. If you have everything else complete, sign and submit your FAFSA.

## DON'T FALL FOR THESE COMMON FAFSA MYTHS

- ▶ **“I won’t qualify for financial aid, so I don’t need to apply.”**
- ▶ **“The FAFSA is too long and complicated to fill out.”**
- ▶ **“I’m a nontraditional student, so I’m too old to qualify for financial aid.”**
- ▶ **“Only students who have good grades get financial aid.”**



# SEEK OUT SCHOLARSHIPS

Most scholarships are based on academic or other types of achievements, while some are geared toward specific groups of students. Scholarships vary in amount, from one-time awards of a few hundred dollars to covering full tuition worth thousands of dollars.

Every scholarship you receive will help reduce the cost of your education, so it is important to start looking early and apply for as many as possible. Scholarships can also be renewable or specific to current college students. Continue searching for scholarships throughout your college career.

## Finding scholarships

Scholarships are offered by thousands of local, regional, and national organizations — you just have to find them. You can learn about scholarship opportunities by:

- Talking with your high school counselor.
- Contacting the financial aid office at the college you plan to attend.
- Searching online — popular sites include: *myscholarshipcentral.org*, *fastweb.com*, *myscholly.com*, *bigfuture.collegeboard.org*, and *collegescholarships.org*.
- Checking with local businesses, community and civic groups, and religious organizations.

Be aware of scholarship scams. Do not provide credit card information to use a free scholarship search. Be sure to read the fine print before providing too much information, as some companies may send you unwanted information about other services they offer or sell your information. Visit [studentaid.gov/resources/scams](http://studentaid.gov/resources/scams) for more information about scholarship scams.

Find more information about scholarship opportunities by following Journey to College on Facebook, Twitter, and Instagram. Sign up to receive the Journey to College Monthly Reminder, an email message containing information about scholarships and other college tips and deadlines at [journeystocollege.mo.gov/connect/monthly-reminder/](http://journeystocollege.mo.gov/connect/monthly-reminder/).

## Applying for scholarships

Applying for scholarships is similar to applying to college. Be sure to check the eligibility requirements before spending the time to apply. Once you have determined you are eligible, read the application carefully, fill it out completely, and meet the application deadline.

Usually, you will need to complete and submit an application, highlight your personal and academic achievements, and provide letters of recommendation. Many scholarship applications also require you to write an essay.

## Check out these scholarship resources

- [myscholarshipcentral.org](http://myscholarshipcentral.org)
- [fastweb.com](http://fastweb.com)
- [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)
- [collegescholarships.org](http://collegescholarships.org)
- [myscholly.com](http://myscholly.com)





# MISSOURI STUDENT FINANCIAL AID

Missouri offers a number of grants and scholarships, administered by the Missouri Department of Higher Education & Workforce Development, that can help eligible students pay for their college education. MDHEWD has made several accommodations to help students affected by COVID-19 retain their eligibility for state aid. Up-to-date, program-specific accommodations are available at the top of each program's webpage at [dhewd.mo.gov/ppc/grants/](https://dhewd.mo.gov/ppc/grants/).

## A+ SCHOLARSHIP PROGRAM

The A+ Scholarship Program is a merit-based scholarship that provides scholarship funds to eligible graduates of A+ designated high schools who attend participating public community colleges or vocational/technical schools, or certain private two-year vocational/technical schools.

### Application:

- There is no paper application to fill out; however, you should check with your community college or vocational/technical school to see what materials they require in order to confirm your A+ eligibility.

### Eligibility requirements:

- Be a U.S. citizen or permanent resident.
- Enter into a written agreement with your high school prior to graduation.
- Attend a designated A+ high school for any two years prior to graduation, and graduate from an A+ designated high school.
- Graduate with an overall grade point average of 2.5 or higher on a 4.0 scale.
- Have at least a 95 percent attendance record overall for grades 9–12.
- Perform at least 50 hours of unpaid tutoring or mentoring, of which up to 25 percent may include job shadowing.
- Maintain a record of good citizenship and avoid the unlawful use of drugs and/or alcohol in grades 9–12.
- Achieve a score of proficient or advanced on the Algebra I end-of-course exam or a higher level DESE approved end-of-course exam in the field of mathematics.\*
- Enroll and attend full time at a participating public community college or vocational/technical school, or private two-year vocational/technical school.
- Be seeking a degree or certificate at the school in which you are enrolled.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have a criminal record preventing receipt of federal Title IV student financial aid.
- Make a good faith effort to secure all available federal financial aid by completing the Free Application for Federal Student Aid, or FAFSA.
- Maintain satisfactory academic progress as defined by your college or vocational school. Initial students must have a 2.0 cumulative grade point average at the end of the fall term and a 2.5 grade point average at the end of the spring term to maintain eligibility.

- For each term you receive an award, complete at least 12 credit hours in the fall and spring and 6 hours in the summer to be eligible for the next term in which you enroll.

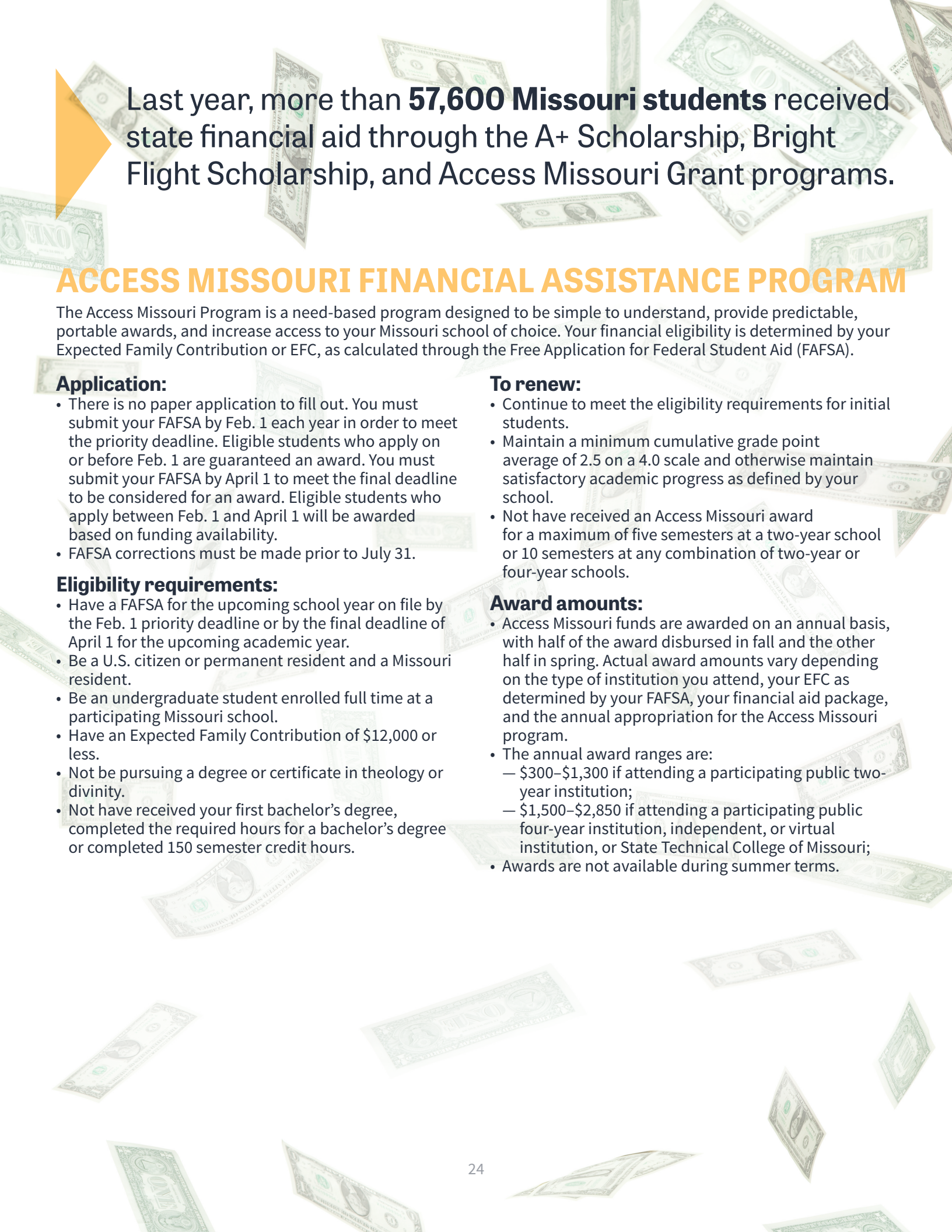
### To renew:

- Continue to meet the eligibility requirements for initial students.
- Complete the FAFSA each year in order to make a good faith effort to secure a Pell Grant or other federal aid.
- Maintain a minimum 2.5 grade point average on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.
- For each term you receive an award, complete at least 12 credit hours in the fall and spring and 6 hours in the summer to be eligible for the next term in which you enroll.

### Award amounts:

- The amount of your tuition and general fees remaining after any federal non-loan sources of funding, including Pell Grants, have been applied. If state appropriations are not sufficient to fully fund the program, your award amount may be reduced.
- Tuition for certain courses, including repeated courses or in some instances courses from which you withdrew, will not be included in the award amount. Check with your financial aid officer or the Missouri Department of Higher Education & Workforce Development if you have questions about the amount of your award.

\* If you met all of the eligibility requirements except the end-of-course exam requirement, you may establish eligibility through a combination of your high school GPA and ACT math subscore. The Missouri Department of Higher Education & Workforce Development will announce the qualifying combinations of ACT math subscore and high school GPA annually. You may achieve the qualifying ACT score as a high school or postsecondary student. If you achieve the score as a postsecondary student, you may be eligible for an award the same term that you take the test. More information can be found at [dhewd.mo.gov/ppc/grants/aplusscholarship.php](https://dhewd.mo.gov/ppc/grants/aplusscholarship.php).



Last year, more than **57,600 Missouri students** received state financial aid through the A+ Scholarship, Bright Flight Scholarship, and Access Missouri Grant programs.

## ACCESS MISSOURI FINANCIAL ASSISTANCE PROGRAM

The Access Missouri Program is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your Missouri school of choice. Your financial eligibility is determined by your Expected Family Contribution or EFC, as calculated through the Free Application for Federal Student Aid (FAFSA).

### Application:

- There is no paper application to fill out. You must submit your FAFSA by Feb. 1 each year in order to meet the priority deadline. Eligible students who apply on or before Feb. 1 are guaranteed an award. You must submit your FAFSA by April 1 to meet the final deadline to be considered for an award. Eligible students who apply between Feb. 1 and April 1 will be awarded based on funding availability.
- FAFSA corrections must be made prior to July 31.

### Eligibility requirements:

- Have a FAFSA for the upcoming school year on file by the Feb. 1 priority deadline or by the final deadline of April 1 for the upcoming academic year.
- Be a U.S. citizen or permanent resident and a Missouri resident.
- Be an undergraduate student enrolled full time at a participating Missouri school.
- Have an Expected Family Contribution of \$12,000 or less.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree, completed the required hours for a bachelor's degree or completed 150 semester credit hours.

### To renew:

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.
- Not have received an Access Missouri award for a maximum of five semesters at a two-year school or 10 semesters at any combination of two-year or four-year schools.

### Award amounts:

- Access Missouri funds are awarded on an annual basis, with half of the award disbursed in fall and the other half in spring. Actual award amounts vary depending on the type of institution you attend, your EFC as determined by your FAFSA, your financial aid package, and the annual appropriation for the Access Missouri program.
- The annual award ranges are:
  - \$300–\$1,300 if attending a participating public two-year institution;
  - \$1,500–\$2,850 if attending a participating public four-year institution, independent, or virtual institution, or State Technical College of Missouri;
- Awards are not available during summer terms.

# "BRIGHT FLIGHT"

## MISSOURI HIGHER EDUCATION ACADEMIC SCHOLARSHIP PROGRAM

This merit-based program encourages top-ranked high school seniors to attend participating Missouri colleges and universities.

### Application:

- There is no Bright Flight application to complete. The Missouri Department of Higher Education & Workforce Development will receive your ACT or SAT composite score(s), along with approved Missouri college or university choices, from your ACT or SAT assessment records. The MDHEWD will be accepting ACT Superscores for Bright Flight Eligibility beginning with the Class of 2023 Seniors. Superscores will not automatically be sent to the department unless students put in the department code of 2379 upon registering for the ACT. Learn more about Superscores on page 9.

### Eligibility requirements:

- Be a Missouri resident and a U.S. citizen or permanent resident.
- Have a composite score on the ACT or SAT in either the top 3 percent or in the top 4<sup>th</sup> and 5<sup>th</sup> percentiles of all Missouri students taking those tests. Beginning with the class of 2023, ACT scores must be 32 or above in order to be in the top 3 percent and 31 to be in the top 4<sup>th</sup> and 5<sup>th</sup> percentiles.
- The qualifying score must be achieved by the June test date immediately following your graduation from high school, receipt of your HiSET certificate, or completion of your secondary coursework, if home-schooled.
- Enroll full time as a first-time student at a participating Missouri school and receive the scholarship in the academic year immediately following high school graduation, receipt of your HiSET certificate, or completion of your secondary coursework, if home-schooled.

- Not be pursuing a degree or certificate in theology or divinity.
- Submit supplemental eligibility information, if requested, by the deadline established by the Missouri Department of Higher Education & Workforce Development.

### To renew:

- Continue to meet the eligibility requirements for initial students.
- Enroll full time and receive the scholarship at least one semester each academic year. Deferments are available in certain situations. Visit [dhewd.mo.gov/ppc/grants/brightflight.php](https://dhewd.mo.gov/ppc/grants/brightflight.php) for more information about deferments.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.

### Award amounts:

- Top 3 percent, up to \$3,000 annually.
- Top 4<sup>th</sup> and 5<sup>th</sup> percentiles, up to \$1,000 annually.
- Actual award amounts are subject to the program's annual appropriation.
- Students in the top 3 percent must receive the full \$3,000 before students in the 4<sup>th</sup> and 5<sup>th</sup> percentiles will be awarded any funds. Students who are not funded but continue to meet the eligibility requirements will remain eligible in the event funding becomes available at a later date.
- Awards are not available during summer terms.

## DUAL CREDIT/DUAL ENROLLMENT SCHOLARSHIP

The Dual Credit/Dual Enrollment Scholarship covers tuition and fees for high school students taking dual credit or dual enrollment coursework from an approved provider. Changes to the Dual Credit/Dual Enrollment Scholarship, including changes to the eligibility criteria, will be effective beginning with the fall 2022 semester. For the most up-to-date information visit <https://dhewd.mo.gov/ppc/grants/DCDE.php>.

### Application:

- The online application will be available in fall 2022.

### Eligibility requirements:

- Be a U.S. citizen or permanent resident and a Missouri resident
- Enroll in dual credit/dual enrollment classes through an approved Missouri college or university
- Have a minimum 2.5 unweighted, cumulative high school grade point average and have otherwise met the high school's requirements for taking dual credit or dual enrollment classes

- Meet one or more of the following indicators of financial need:
  - Immediate family eligible for free and reduced lunch
  - Living in a foster home
  - Ward of the state
  - Homeless as defined by the McKinney-Vento Homeless Assistance Act
  - Immediate family receiving low income public assistance (SNAP, WIC, etc.)
  - Living in federally-subsidized public housing



## MISSOURI STUDENT FINANCIAL AID PORTAL

High school seniors and college students can set up a free account and utilize the portal to:

- Estimate financial aid eligibility
- Submit online state aid applications
- See award amounts and disbursements
- Access state financial aid information
- Connect seamlessly to the Missouri Student Workspace

## MISSOURI STUDENT WORKSPACE

The Missouri Student Workspace is a virtual college portfolio. Students of all ages can create an account to:

- Save materials related to the college-planning process
- See financial aid applications submitted through the Student Financial Aid Portal
- Save scholarship information, essays, and applications
- Save transfer documents, college degree maps, resumes, and transcripts
- See deadlines and reminders based on their journey through college
- Create notes to stay on track

Access the Portal and Workspace from the ***journeytocollege.mo.gov*** homepage.

## STUDENT STORIES: TYLER



*"Going to college opens a lot of doors. It provides a lot of opportunities and sets you up for your future."*

**Hometown:** Rocklin, CA  
**School:** Lincoln University  
**Major:** Criminal Justice

## OTHER STATE FINANCIAL AID PROGRAMS

Brief descriptions of additional state financial aid programs administered by the Missouri Department of Higher Education & Workforce Development are listed below. For complete information about these programs, including eligibility requirements, award amounts, and applications, visit [journeytocollege.mo.gov/pay/state-financial-aid/](https://journeytocollege.mo.gov/pay/state-financial-aid/). See pages 45–46 for a listing of additional resources and programs. State financial aid is subject to the amount of money the General Assembly designates in its budget each year.

### Advanced Placement Incentive Grant

The state of Missouri wants to encourage students to score well on Advanced Placement tests. This grant awards a one-time \$500 grant to students who achieve two grades of three or higher on Advanced Placement exams in the fields of math and/or science while attending a Missouri public high school. Like most other Missouri student aid programs, this grant is subject to funding. Apply by June 1, 2023, to be eligible for the 2022-2023 academic year.

### Fast Track Workforce Incentive Grant

The Fast Track program was created to address the state's workforce needs by encouraging adults to return to school. They can use the award to pursue a certificate, degree, or industry recognized credential in areas with high numbers of job openings. Persons 25 or older, or those who have not been enrolled in any school for at least two years may qualify. Beginning with the 2022-2023 academic year, the program has been expanded to include more training providers and apprenticeships and the grant will no longer convert to a loan.

### Kids' Chance of Missouri Scholarship Program

You may qualify for this program if one of your parents was either injured or killed in a work-related accident. A qualifying injury is one that led to a paid settlement or award in court. Accidents must be covered by workers' compensation. Settlements must be verified by the Missouri Division of Workers' Compensation. Apply through Kids' Chance Inc. of Missouri. Make sure to file your FAFSA by April 30.

### Minority and Underrepresented Environmental Literacy Program

This scholarship is awarded to students from minority and underrepresented groups who have demonstrated success in the classroom and plan to study and work in the field of environmental sciences. A selection committee awards this scholarship to students whose experiences and goals best fit the program. Applications are due by June 1 each year.

### Public Service Officer or Employee's Child Survivor Grant Program

This program provides tuition assistance to certain public employees and their family members if the employee was killed or disabled while working in the line of duty. There is no application deadline. Students are encouraged to apply early.

### Wartime Veteran's Survivors Grant

This grant serves the children and spouses of combat veterans who have been either killed, injured, or disabled in the line of duty since Sept. 11, 2001. The veteran needs to have been a Missouri resident when first entering the military or at the time of death or injury. There is no application deadline for initial applicants. May 1 is the priority deadline for renewal students, who must apply each year. All students are encouraged to apply early as this grant is limited to 25 recipients each year.

## NEED VS. MERIT

Financial aid at your college, the state, and federal levels, can be based on multiple factors, including need and merit. So, what's the difference?

- **Need-based aid** is based on a student's financial need. For example: A need-based grant might be awarded based on a student's low income.
- **Merit-based aid** is based on a student's skill or ability. For example: A merit-based scholarship might be awarded based on a student's high grades.

**Financial aid**, whether need-based or merit-based, will usually be sent directly to your college and applied directly to your student account.

## MOST 529 College Savings Plan

Did you know you can create a MOST 529 College Savings Plan before or during college? For information about the benefits of starting a MOST 529 account, even when you're in college, visit <https://www.missourimost.org/>.

## Interested in joining the military?

Not everyone chooses the same path after high school. The military offers a unique experience, in addition to benefits, and is a commendable option for anyone who chooses to serve. No matter which branch of the military you enlist in, there may be education benefits available for you and members of your family. Some take courses during their service, others wait until they've been discharged – either way, it's never too late to further your education. Additionally, military experience can correlate to civilian life, helping you secure employment later in life. Check out benefits from each branch of the military by talking to a recruiter or visiting <https://journeytocollege.mo.gov/plan/for-veterans/>.

## Seek out all forms of financial aid

The State of Missouri offers other resources for paying for college. Visit <https://dhewd.mo.gov/ppc/otherprograms.php> to see scholarships and opportunities from other state and partner agencies.

**Learn more about  
paying for college:**  
[journeytocollege.mo.gov](https://journeytocollege.mo.gov)

# STUDENT STORIES: TYESHA



*"My advice for first generation students is to not let the pressure get to you. Hang in there, it can get stressful. Utilize your resources in college, and try to keep yourself motivated. In the end it will all be worth it!"*

**Hometown:** Marshall, MO  
**School:** Missouri Valley College  
**Major:** English



# FEDERAL STUDENT AID

The U.S. Department of Education provides a variety of financial assistance programs to help students and their families pay for college. To be eligible for Federal Student Aid programs, you must complete the Free Application for Federal Student Aid each year. Learn how to submit your FAFSA on page 16. Final eligibility is determined by the college you attend.

The Office of Federal Student Aid awards more than \$150 billion every year in grants, loans, and work-study funds. All programs require students to meet the general criteria below.

## Federal student aid eligibility requirements:

Eligibility for federal student aid is based on a number of factors. Your age or race does not affect your eligibility. While your income is taken into consideration, it does not automatically prevent you from qualifying for federal student aid.

### To receive federal student aid, you need to:

- Be a U.S. citizen or an eligible noncitizen.
- Have a high school diploma or recognized equivalent such as a General Education Development or HiSET certificate, or have completed a high school education in a home-school setting approved under state law.
- Enroll in an eligible career pathway program and meet one of the “ability-to-benefit” alternatives.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.)
- Not be in default on a federal student loan and not owe a refund on a federal grant.
- Maintain satisfactory academic progress as defined by your college.

## Federal Pell Grant

Federal Pell Grants provide funds to undergraduate students and certain post baccalaureate students who demonstrate exceptional financial need. Unlike a loan, the grant does not have to be repaid. Visit [studentaid.gov/understand-aid/types/grants/pell](https://studentaid.gov/understand-aid/types/grants/pell) for more information.

### Eligibility requirements:

- Meet general student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor’s or a professional degree.
- Demonstrate financial need.
- Some students enrolled in a post baccalaureate teacher certification program may be eligible.
- Cannot be incarcerated in a federal or state correctional facility.

### Award amounts:

- The amounts can change yearly. The amount you get will depend on your financial need, your cost of attendance and your enrollment status.
- You can receive a maximum award of \$6,895 for the 2022-2023 award year, July 1, 2022 - June 30, 2023.
- You cannot receive Federal Pell Grant funds from more than one school at a time.

## Federal Supplemental Education Opportunity Grant (FSEOG)

The Federal Supplemental Education Opportunity Grant, or FSEOG, is a grant for undergraduate students with exceptional financial need. It is administered directly by the financial aid office at each participating school and is considered campus-based aid. For more information, visit [studentaid.gov/understand-aid/types/grants/fseog](https://studentaid.gov/understand-aid/types/grants/fseog).

### Eligibility requirements:

- Meet general student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor’s or a professional degree.
- Demonstrate exceptional financial need.
- Cannot be incarcerated in a federal or state correctional facility.

### Award amounts:

- You can receive between \$100 and \$4,000 a year, depending on your financial need, when you apply, the amount of other aid you get, and the availability of funds at your school.
- Funds are designated on a first-come, first-served basis after the FAFSA becomes available Oct. 1 each year.

## Federal Work-Study program

The Federal Work-Study program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. For more information, visit [studentaid.gov/understand-aid/types/work-study](https://studentaid.gov/understand-aid/types/work-study).

### Eligibility requirements:

- Meet student aid eligibility requirements.
- Available to undergraduate, graduate, and professional students with financial need.
- For full-time or part-time students.

### Award amounts:

- You will earn at least the current federal minimum wage; however, you may earn more depending on the type of work you do and the skills required for the position.
- Your total work-study award depends on when you apply, your level of financial need, and your school's funding level.

## Iraq and Afghanistan Service Grant

This grant is designed to help students whose parent or guardian was a member of the U.S. Armed Forces and died as a result of services performed in Iraq or Afghanistan after Sept. 11, 2001. For more information, visit [studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service](https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service).

### Eligibility requirements:

- Meet student aid eligibility requirements.
- Are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution, but you must meet the remaining Federal Pell Grant eligibility requirements.
- Your parent or guardian was a member of the U.S. Armed Forces and died as a result of military service performed in Iraq and Afghanistan after the events of Sept. 11, 2001.
- Were under the age of 24 or enrolled in college at least part time at the time of your parent's or guardian's death.

### Award amounts:

- The grant award is equal to the amount of maximum Federal Pell Grant for the award year but cannot exceed your cost of attendance for that award year.
- For grants first disbursed on or after Oct. 1, 2022 and before Oct. 1, 2023, the amount will be \$6,501.99.

## Teacher Education Assistance for College and Higher Education Grant (TEACH)

The TEACH Grant program provides grants to students who intend to teach in high-need fields, or other identified teacher shortage areas approved by the U.S. Department of Education. A TEACH Grant is different from other federal student grants because it requires you agree to complete a teaching service obligation as a condition for receiving the grant, and if you don't complete the **service obligation**, the TEACH Grant will be converted to a **loan** that you must repay, with interest. For more information, visit [studentaid.gov/understand-aid/types/grants/teach](https://studentaid.gov/understand-aid/types/grants/teach).

### Eligibility requirements:

- Meet basic student aid eligibility requirements.
- Be enrolled as an undergraduate, post baccalaureate, or graduate student at a school that participates in the TEACH Grant program.
- Be enrolled in a TEACH-Grant-eligible program.
- Meet certain academic achievement requirements, generally scoring above the 75<sup>th</sup> percentile on one or more portions of a college admissions test or maintaining a cumulative grade point average of at least 3.25.
- Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. You must complete counseling each year that you receive a TEACH Grant.
- Sign a *TEACH Grant Agreement to Serve or Repay*.

### Award amounts:

- For grants first disbursed on or after Oct. 1, 2022, and before Oct. 1, 2023, you can receive a maximum of \$3,772.

### Obligations:

As a condition for receiving a TEACH Grant, you must sign a *TEACH Grant Agreement to Serve or Repay* to Serve in which you agree to

- Serve as a full-time highly-qualified teacher for four elementary or secondary school years at a school or educational service agency that serves low-income students;
- Teach in a high-need field; and
- Complete the required four years of teaching within eight years after you graduate from or otherwise cease to be enrolled at the institution of higher education where you received your TEACH Grants.

*Note: If you do not meet the requirements of your service obligation, all TEACH Grants you received will be converted to Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement.*

Learn more about federal student aid:  
**studentaid.gov**

# FEDERAL STUDENT LOANS

If you apply for financial aid, you may be offered loans as part of your school's financial aid offer. A loan is money you borrow and must pay back with interest. Loans currently offered by the federal government include:

Federal loan program	Loan details (subject to change)	Annual award (subject to change)
<b>Direct Subsidized Loan</b>	<ul style="list-style-type: none"> <li>For undergraduate students who are enrolled at least half time and demonstrate financial need</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023, interest rate is 4.99%</li> <li>Student is not usually charged interest on the loan during certain periods of deferment</li> <li>The U.S. Department of Education (ED) is the lender; payment is owed to ED</li> </ul>	<ul style="list-style-type: none"> <li>\$3,500–\$5,500, depending on grade level and dependency status</li> <li>Annual loan limits: <ul style="list-style-type: none"> <li>Up to \$3,500 for first-year undergraduate</li> <li>Up to \$4,500 for second-year undergraduate</li> <li>Up to \$5,500 for remaining undergraduate years</li> </ul> </li> <li>For total lifetime limit, go to <a href="https://studentaid.gov/sub-unsub">studentaid.gov/sub-unsub</a></li> </ul>
<b>Direct Unsubsidized Loan</b>	<ul style="list-style-type: none"> <li>For undergraduate and graduate students who are enrolled at least half time; financial need is not required</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023: <ul style="list-style-type: none"> <li>4.99% interest rate for undergraduate students, and</li> <li>6.54% interest rate for graduate and professional students</li> </ul> </li> <li>Student is responsible for interest during all periods</li> <li>The U.S. Department of Education (ED) is the lender; payment is owed to ED</li> </ul>	<ul style="list-style-type: none"> <li>\$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status</li> <li>Annual loan limits: <ul style="list-style-type: none"> <li>Up to \$6,000 for first-year undergraduate (determined by dependency status)</li> <li>Up to \$6,000 for second-year undergraduate (determined by dependency status)</li> <li>Up to \$7,000 for remaining undergraduate years (determined by dependency status)</li> <li>Up to \$20,500 for graduate/professional students</li> </ul> </li> <li>For total lifetime limit, go to <a href="https://studentaid.gov/sub-unsub">studentaid.gov/sub-unsub</a></li> </ul>
<b>Direct PLUS Loan</b>	<ul style="list-style-type: none"> <li>For parents of dependent undergraduate students and for graduate or professional students; financial need is not required</li> <li>Student must be enrolled at least half time and must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023, interest rate is 7.54%</li> <li>Borrower must not have negative credit history</li> <li>Borrower is responsible for interest during all periods</li> <li>The U.S. Department of Education (ED) is the lender; payment is owed to ED</li> </ul>	<ul style="list-style-type: none"> <li>Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount</li> <li>For Direct PLUS Loan details and updates, visit <a href="https://studentaid.gov/plus">studentaid.gov/plus</a></li> </ul>



## REPAYING STUDENT LOANS

Although college can be expensive, your goal should be to limit the amount of student loans you have to borrow — and eventually pay back.

When you receive a student loan, you agree to repay the loan even if you do not graduate, are unable to find employment, or are not satisfied with your education. Your student loans cannot be canceled because you did not get the education or job you expected.

You will start repaying your federal direct loans after a six-month grace period. This means your first student loan payment will be due six months from the time you graduate, drop below half-time enrollment, or stop attending college, whether you graduate or not.

### Payment options

There are several options for repaying your federal student loans.

You should be informed of your repayment terms and options by your loan servicer before you begin repayment. Your account will be placed on the standard repayment plan unless you request a different option from your loan servicer.

### Did you know?

There are no penalties for making payments on your student loans before they officially go into repayment or paying a little extra each month. You can also make payments on the loan's interest while you're still in college. This can help reduce the total interest you pay and the total cost of your loan.

Learn about student loan repayment options at [studentaid.gov](https://studentaid.gov). If you are having trouble making payments under the standard repayment plan, you can discuss other repayment plans with your loan servicer to determine the best option for you. In some circumstances, students may be able to temporarily postpone or reduce loan payments through deferment or forbearance.

If you do not make your monthly payments, you will become delinquent on your student loan. If you are delinquent more than 270 days, you will be considered in default and could face serious financial consequences. Learn more about avoiding default at [journeytocollege.mo.gov/pay/student-loans/avoid-default/](https://journeytocollege.mo.gov/pay/student-loans/avoid-default/).

## THINGS TO CONSIDER ABOUT STUDENT LOANS

In order to be a responsible borrower, be sure to:

### Keep track of how much you are borrowing.

Think about how the amount of money you borrow will affect your future finances, and how much you can afford to repay.

### Research starting salaries in your field of study.

It is important to be realistic about your future salary so you can determine if that salary will be sufficient to cover all your future expenses, including your student loan payments.

### Understand the terms of your loan and keep copies of your loan documents.

By signing your Master Promissory Note, you agree to repay the loan according to the terms of the note, even if you do not complete your education, cannot get a job, or you did not like the education you received. Make sure you talk to your financial aid office anytime you have questions about your student loans.

### Make payments on time.

It is your responsibility to make on-time payments, even if you do not receive a bill. Making full payments is also important in order to fulfill your obligation to repay your loan on time.

### Keep in touch with your loan servicer.

Communicating with your loan servicer will ensure you are aware of your responsibilities. You should notify your servicer when you graduate; drop below half-time status; transfer to another school; or change your name, address, or other contact information.

Keep track of your student loans at **[studentaid.gov](https://studentaid.gov)** during college and throughout repayment.



## MANAGE YOUR MONEY

Living like a college student while in college — adjusting your lifestyle to spend the least amount of money possible — can help make higher education more affordable. Budgeting can also reduce the amount of money you have to borrow.

Managing your money wisely is an important step to living the lifestyle you want after college. Develop and follow a budget to keep from using credit cards and taking on other types of debt to pay monthly expenses.

### If you need to take out student loans:

**Only borrow what you need.** You can return or deny any or all of a loan offered to you. Be aware that some colleges don't put student loans on a college financing offer.

#### **Consider your expected after-graduation salary.**

Visit [missouriconnections.org](http://missouriconnections.org) to get a feel for the salary it will take to live the life you are planning. You can find both state and national salary averages under "Occupational Profiles." To see which occupations have the best outlook over the next several years, visit [meric.mo.gov/media/pdf/career-grades-statewide](http://meric.mo.gov/media/pdf/career-grades-statewide) or find more career and salary information at [scorecard.mo.gov/](http://scorecard.mo.gov/).

**Compare the total costs for each college** you are interested in attending. Determine how much the degree you want will cost and if you can afford it.

Most financial aid advisors recommend student loan payments not exceeding 8 percent of your monthly gross income. To determine the 8 percent threshold, multiply your estimated gross income (before taxes and other withholdings) by 0.08. Divide that number by 12. Your monthly student loan payments should not exceed that number.

You can also use online calculators such as Mapping Your Future's debt/salary wizard at [mappingyourfuture.org/paying/debtwizard/](http://mappingyourfuture.org/paying/debtwizard/) to determine the salary you would need to earn to repay your student loan. Remember, only borrow what you need. You can return all or a portion of the loans offered to you.

**Keep track of your federal student loans** by logging into [studentaid.gov](http://studentaid.gov) with your FSA ID. This website allows you to access your loan account and determine your total debt. You can also obtain this information by calling 800-4-FED-AID. The U.S. Department of Education offers information about signing your Master Promissory Note and completing entrance, financial awareness, and exit counseling.

Smart money decisions can put you on the right financial path. Check out [journeytocollege.mo.gov/pay/manage-your-money/](http://journeytocollege.mo.gov/pay/manage-your-money/) for information on managing your finances as a college student.

## CHECKLIST: PAYING FOR COLLEGE

- ☐ Plan for all college-related costs
- ☐ Learn about financial aid
- ☐ Apply for scholarships throughout high school and college
- ☐ File your FAFSA before the Feb. 1 Access Missouri priority deadline each year you plan to enroll
- ☐ Work part time to help with expenses
- ☐ Only borrow what you need
- ☐ Know what you owe and what your payments will be

## STUDENT STORIES: **XZAVIER**



*"The biggest things I wish I would have known were about applying for financial aid every year and time management. It's easy to put things off so you need to have your time scheduled out."*

**Hometown:** Texas  
**School:** Lincoln University  
**Major:** Computer Science





# FINALIZING YOUR PLANS

**Finalizing your plans** is key to successfully making the transition to college. Choosing a college to attend is the first step in following through on your plans to earn a degree.

Once you decide where you will attend school, there are a number of details to work out, including housing, meals, and transportation.

## NARROW YOUR OPTIONS

Finding the right fit for college is important, so narrowing down your choices as the time draws near to register is essential. Potential students should be doing this around January, in order to be ready for the fall semester. Think about the qualities that are most important to you so you can make an informed decision. The college fit worksheet on page 11 (online at [journeytocollege.mo.gov/college-fit-worksheet.pdf](http://journeytocollege.mo.gov/college-fit-worksheet.pdf)) can help you finalize your choice.

### Compare costs

Once you receive college financing offers from the schools where you have been accepted, you can estimate how much you will pay for your education. Think about the full cost of finishing your degree, not just getting through your first year. Note the scholarships that are renewable and those that won't carry over into your sophomore year.

Federal law requires every college and university to provide a Net Price Calculator on its website. The net price is the amount you can expect to pay after subtracting grants and scholarships.

You can compare financial aid packages by using the college cost comparison worksheet on page 37 (online at [journeytocollege.mo.gov/cost-comparison-worksheet.pdf](http://journeytocollege.mo.gov/cost-comparison-worksheet.pdf)). Be sure to take costs into consideration when making your final decision.

### Make your final choice

After finalizing your college choice, be sure to notify the school you will be attending as well as the schools you were accepted to, but will not be attending. Colleges usually want to know if you plan to enroll for the fall semester by May 1.







## DECISION DAY

Many high schools in Missouri host Decision Day activities in April and May to help you finalize your plans for the future and celebrate your decision to attend college, start a job or an apprenticeship, or enter the military.

If you are still interested in attending college but you haven't applied or been accepted into college, talk with your school counselor to learn about options that are still available. It is not too late to submit your FAFSA, complete verification, or to find a school or degree program that is right for you.

Even if your school does not participate in Decision Day, you and your classmates can join the celebration by posting your plans on social media using #MOLDecisionDay, #IDecided, or #Classof2023. To see if your high school will be hosting a Decision Day event, visit [journeytocollege.mo.gov/decision-day/](https://journeytocollege.mo.gov/decision-day/).

**Journey to College**  
Decision Day

## STUDENTS' RIGHT TO KNOW

Look for new information and data to be posted to the [journeytocollege.mo.gov](https://journeytocollege.mo.gov) website in Fall 2022 that can help you make an informed college decision.



# COLLEGE COST COMPARISON

It's important to consider costs when choosing the right college for you. Use this chart to compare tuition rates, fees, and your financial aid offers before making a final decision. Get the online version at [journeytocollege.mo.gov/cost-comparison-worksheet.pdf](http://journeytocollege.mo.gov/cost-comparison-worksheet.pdf).

	School 1	School 2	School 3	School 4
School name				
Federal school code				
FAFSA deadline				
<b>Estimated cost of attendance (COA)</b>				
Tuition and fees				
Room and board				
Books and supplies				
Transportation				
Miscellaneous/personal				
Additional costs				
Total cost of attendance				
<b>Estimated financial need</b>				
Total cost of attendance				
Expected Family Contribution (EFC)				
Total financial need				
<b>Estimated financial aid (grants, scholarships and tuition assistance)</b>				
Federal Pell Grant				
Federal SEOG Grant				
Federal TEACH Grant				
Institutional aid				
Missouri state aid				
Private scholarships				
Veterans educational benefits				
Education & Training Voucher (ETV)				
MO Reach				
MO Credential Completion & Employment				
Other				
<b>Employment</b>				
Federal Work Study				
Other				
<b>Loans</b>				
Federal Direct Subsidized Loan				
Federal Direct Unsubsidized Loan				
Federal Direct PLUS Loan				
Institutional Loan				
Private Loan				
Other				
Total financial aid				
<b>Estimated out-of-pocket cost</b>				
Total cost of attendance				
— Total financial aid				
= Total out-of-pocket cost				



## HOUSING, MEALS, AND TRANSPORTATION

Once you have decided on a college, you will need to arrange for all those other details to make sure you get enrolled and know have your bases covered. Think about transportation, housing, meals, childcare, and any other schedules, people or things you may need to adjust or arrange for.

Some four-year colleges require students to live in a dorm their freshman year unless they will be living at home. If you need services during holidays or the summer, make sure you're choosing a dorm that offers that availability. If you're not planning to live on campus but will be moving for school, check with your school's admissions office for recommendations on affordable housing options.

Be sure you sign and return your housing contract or lease early so you will have a place to stay when the school year begins.

Most colleges offer meal plans at their dining halls. Be sure to consider all your options and sign up for a meal plan you will use. Even if you aren't living on campus, that doesn't mean you can't have a meal plan. If you plan to be on campus for long periods of time, you may consider a smaller plan that works best for your schedule.

If you do not have a car or will not be taking it with you to college, be sure to research transportation options so you have a reliable way to travel back and forth from home to campus, get to your job, medical appointments, volunteer hours, etc.

## WORKING WHILE IN SCHOOL

A job can help offset some of your college costs and help you with expenses not covered by scholarships or other financial aid. Having a job during college also is a great way to build your resumé and gain experience. Many students are able to attend college full time and work at least part-time. Colleges and universities often have student jobs available on campus that may offer more flexible schedules to accommodate your classes. Find resources on your campus to help you secure a job that works best for your situation.

## STUDENT STORIES: DARA



*"Everyone tells you to get involved, but until you actually do it, you don't understand how important it is. Get out of your room and attend activities. It's made a big difference for me."*

**Hometown:** St. Joseph, MO

**School:** Missouri Western State University

**Major:** Nursing

# STUDENT STORIES: SARAH

*"I decided on UMKC because of the strong medical sciences and their diverse population. It's a great environment and opportunity to expand my network. Attending a school out-of-state was daunting at first, but it's been amazing."*

**Hometown:** Cape Coral, Florida  
**School:** University of Missouri - KC  
**Major:** Liberal Arts







## STAY CONNECTED DURING YOUR JOURNEY TO COLLEGE



***facebook.com/  
journeytocollege***



***twitter.com/  
Journey2College***



***instagram.com/  
journey2college/***



***youtube.com/user/  
MOHigherEducation***

## CHECKLIST: FINALIZING YOUR PLANS

- ☐ Celebrate Decision Day around May 1
- ☐ Determine costs and financial aid
- ☐ Make housing arrangements
- ☐ Check on transportation options
- ☐ Create a realistic budget
- ☐ Look for part-time job opportunities
- ☐ Attend orientation and register for classes
- ☐ Complete all final tasks and forms required for the fall semester





# FINISHING YOUR DEGREE

**When it comes to college**, one of the most important things you can do is graduate. Completing your degree or certificate will help you fully benefit from the time and money you have invested in your education.

With a degree or certificate, you are more likely to find a job in your field of study, earn a higher salary, and repay student loans you may have — making it easier to achieve your goals for the future.

## EDUCATIONAL SUCCESS

Many factors — academics, finances, and personal circumstances — can affect your ability to succeed in college and make the most of your time there. Keep the following tips in mind as you face challenges and work toward completing your degree or certificate:

### Manage your time

Students often say time management is their biggest challenge. College offers more freedom and choices than you had in high school, so you will need to focus on finding the right balance between school, work, and activities with family and friends.

### Set goals and priorities


Be sure you set aside enough time to complete assignments and study for exams. Failing even one class costs you money and time so prioritize being successful in every course you take. Many financial aid programs require you to maintain a certain grade point average. Don't let your grades slip to the point that you lose your financial aid and can no longer afford to stay in your program.

### Ask for help if you need it

If you find that you are struggling with a particular course, most colleges offer free tutoring, math, and writing assistance. Meet with your academic advisor or visit your school's Student Affairs Office to find out what kind of help is available at your school. If you are struggling financially, meet with a financial aid officer to discuss your situation. Many colleges also offer help to students who are hungry, can't find transportation, or are struggling with mental and/or physical health issues. The staff at your school want to help you be successful. Don't be afraid to reach out and ask for help when you need it.

### Look for opportunities

Internships, study abroad programs, and participating in organizations and activities can provide valuable experience and help you develop leadership skills. College is a great time to make new friends; joining an organization is a great way to do this.



Visit ***[journeytocollege.mo.gov](https://journeytocollege.mo.gov)*** to use the Course Transfer Tracker. Track your general education progress and see how your courses will transfer to other public colleges and universities in Missouri.



## TRANSFERRING CREDIT

Students often transfer from one college or university to another. It happens thousands of times every year. The CORE 42 is a block of at least 42 credit hours of general education classes that will transfer as equivalent credit between every public college and university in Missouri. Some private colleges are also included.

If you think you will be transferring at some point during your time in college, start by taking as many CORE 42 classes that are related to your degree as you can. Those classes will transfer easier and will count toward your graduation requirements at your new school. For more information about programs in Missouri designed to make transferring easy, visit [journeytocollege.mo.gov/finish/transfer-credit/](http://journeytocollege.mo.gov/finish/transfer-credit/).

Most schools have information about transferring on their websites.

When you are ready to transfer, talk to the admissions or student transfer offices at both your current and future schools. Let them know your plan to transfer. Working with the college staff will help you get the appropriate credit for the classes you have completed.



## GRADUATING ON TIME

Make a goal to graduate in four years with a bachelor's degree, or in two years with an associate degree. The longer you stay in school, the more challenging it will be to complete your degree. Life can easily get in the way, and the expenses may increase over time.

Attending school full time does not always mean you will graduate on time. Enrolling 12 hours per semester won't be enough to earn a degree in four years. When attending full time, always try to enroll in at least 15 credit hours per semester.

It's important to graduate on time. An extra year in college could cost more than you think. The cost of tuition, fees, books, housing, and loss of the salary you could have earned at a full-time job can top \$50,000 a year. Graduating on time is one sure way you can cut college costs and reduce the amount of money you might need to borrow.

Connect with Missouri employers and gain real-world experience during college. Find the right internship for you at **[mointernconnect.com](http://mointernconnect.com)**

# STUDENT STORIES: *GRACIE*



- Know how many credit hours you need for your degree.
- Take 15 or more credit hours per semester to earn an associate degree in two years or a bachelor's degree in four years.
- Consider all your options — dual credit and AP classes in high school and summer school and online courses in college can help you graduate on time.
- If you plan to do an internship for college credit, consider taking it during the summer to keep on track with a full course load during the regular academic year.

## CHECKLIST: FINISHING YOUR DEGREE

- ☐ Create a plan to graduate on time
- ☐ Make school a priority
- ☐ Set goals and manage your time
- ☐ Ask for help if you need it
- ☐ File a FAFSA every year
- ☐ Apply for scholarships every year
- ☐ Look for internship opportunities

*"I like how much freedom you have in college. College is different from high school because the teachers treat you like adults. It's still going to school but it's more on your own time."*

**Hometown:** Hillsboro, MO  
**School:** Mineral Area College  
**Major:** General Studies



# DEGREE PLANNING WORKSHEET

How many credit hours do you need to graduate? \_\_\_\_\_ Divide that number by 8 to get how many semesters you need to graduate if you take only the minimum courses required and nothing else.

What classes are required for your major? How many elective courses do you need, if any? Are there subjects or other requirements that you must choose from? Use the space below to write down topics or courses that might interest you.

Use the space below to make an outline of the courses you plan to take for your degree. Make sure to consider that some courses may only be offered in the fall or spring, and some courses must be taken in order. Don't forget that your credit hours should add up to at least 15 each semester!

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

**Semester** \_\_\_\_\_

Course Names	Credit Hours

Don't forget to talk to your academic advisor about your degree plan every semester. They will be able to tell you which semesters each course is offered, whether they have prerequisite requirements, and if there have been any changes to degree requirements or course offerings. Meeting with your advisor each semester can help you stay on track to graduate on time with the right amount of credit hours... and no surprises!

# RESOURCES

## **Missouri Department of Elementary and Secondary Education**

dese.mo.gov

573-751-4212

### **High school equivalency exam — HiSet test**

573-751-3504

hse@dese.mo.gov

### **Homeless Children and Youth Program**

573-522-8763

webreplyimprfdg@dese.mo.gov

### **Missouri Connections**

Missouriconnections.org

573-751-3500

webreplyvae@dese.mo.gov

### **Missouri Vocational Rehabilitation**

573-751-3251

info@vr.dese.mo.gov

### **Veterans' Education**

573-751-2571

dese.troopstoteachers@dese.mo.gov

## **Missouri Department of Health and Senior Services**

dhss.mo.gov

573-751-6400

info@health.mo.gov

### **Primary Care Incentives**

health.mo.gov/living/families/primarycare

- Health Professional State Loan Repayment Program
- Nurse Student Loan Program
- Nurse Loan Repayment Program
- Primary Care Resource Initiative for Missouri Loan Program (PRIMO)

## **Missouri Department of Higher Education & Workforce Development**

dhewd.mo.gov

1-800-473-6757

info@dhewd.mo.gov

### **Jobs.mo.gov**

888-728-JOBS (5627)

### **Journey to College**

journeytocollege.mo.gov

### **Missouri Economic Research & Information Center**

meric.mo.gov

## **Missouri Department of Social Services**

dss.mo.gov

573-751-4815

### **Chafee Foster Care Program for Successful Transition to Adulthood (CFCP)**

dss.mo.gov/cd/older-youth-program/aftercare.htm

### **Missouri Reach**

dss.mo.gov/cd/older-youth-program/missouri-reach-program.htm

1-800-585-7115

### **Rehabilitation Services for the Blind**

dss.mo.gov/fsd/rsb

573-751-4249

askrsb@dss.mo.gov





### **Midwest Student Exchange Program**

[msep.mhec.org](http://msep.mhec.org)

855-767-6432

A program that offers a reduced tuition rate to Missouri residents who enroll in designated academic programs at participating institutions in Illinois, Indiana, Kansas, Nebraska, North Dakota, Ohio, and Wisconsin.

### **Missouri National Guard**

[moguard.ngb.mil](http://moguard.ngb.mil)

888-526-MONG

The Missouri National Guard allows citizen-soldiers to attend college full time. Education benefits include:

- Tuition assistance
- Montgomery G.I. Bill
- Minuteman Scholarship
- Guaranteed Reserve Forces Duty Scholarship

### **MOABLE**

[moable.com](http://moable.com)

1-800-439-1653

[team@stableaccount.com](mailto:team@stableaccount.com)

ABLE is a tax-free savings plan for disability-related expenses giving people with special needs more independence and financial security.

### **MOST — Missouri's 529 College Savings Plan**

[missourimost.org](http://missourimost.org)

888-414-MOST (6678)

[Most529@missourimost.org](mailto:Most529@missourimost.org)

A state-sponsored, tax-advantaged program that helps families save for college tuition and other college-related expenses.

### **U.S. Department of Veterans Affairs**

[va.gov](http://va.gov)

888-442-4551

### **U.S. Department of Education**

[ed.gov](http://ed.gov)

1-800-USA-LEARN

1-800-872-5327

### **Tax Benefits for Education**

[studentaid.gov/resources/tax-benefits](http://studentaid.gov/resources/tax-benefits)

Tax credits, deductions and savings plans for higher education expenses:

- The American Opportunity Credit allows you to claim up to \$2,500 per student per year for the first four years of school as the student works toward a degree or similar credential.
- The Lifetime Learning Credit allows you to claim up to \$2,000 per student per year for any college or career school tuition and fees, as well as for books, supplies, and equipment that were required for the course and had to be purchased from the school.





# DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

## **Missouri Department of Higher Education & Workforce Development**

P.O. Box 1469, Jefferson City, MO 65102-1469 // 800-473-6757 // 573-751-3940

Fax: 573-751-6635 // [dhewd.mo.gov](http://dhewd.mo.gov) // [info@dhewd.mo.gov](mailto:info@dhewd.mo.gov)

 [journeytocollege](#)  [Journey2College](#)  [journey2college](#)

The Missouri Department of Higher Education & Workforce Development administers a variety of federal and state grant, scholarship, and financial literacy programs. For more information about student financial assistance, contact the Missouri Department of Higher Education & Workforce Development at 800-473-6757 or 573-751-3940. The Missouri Department of Higher Education & Workforce Development has no control over, or responsibility for, material on other websites provided in this document. The Missouri Department of Higher Education & Workforce Development does not verify the information on linked sites and does not endorse these sites or their sources. Links are provided as a convenience only to Missouri Department of Higher Education & Workforce Development customers. The Missouri Department of Higher Education & Workforce Development makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the Missouri Department of Higher Education & Workforce Development at 800-473-6757 or 573-751-3940. Hearing/Speech impaired citizens may call 800-735-2966. Content accurate at time of printing, August 2022.

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